

**Subject:** FW: Residential Capital, LLC, SDNY Bankruptcy #12-12020  
**Attachments:** 20130911174456696.pdf  
**Importance:** High

**From:** Pamela Z Hill [<mailto:Pamela@whidbeyviewhomes.com>]  
**Sent:** Thursday, September 12, 2013 07:10 PM  
**To:** Lee, Gary S.; Nashelsky, Larren M.; Marinuzzi, Lorenzo  
**Cc:** [tracy.davis2@usdoj.gov](mailto:tracy.davis2@usdoj.gov) <[tracy.davis2@usdoj.gov](mailto:tracy.davis2@usdoj.gov)>; [linda.riffkin@usdoj.gov](mailto:linda.riffkin@usdoj.gov) <[linda.riffkin@usdoj.gov](mailto:linda.riffkin@usdoj.gov)>;  
[brian.masumoto@usdoj.gov](mailto:brian.masumoto@usdoj.gov) <[brian.masumoto@usdoj.gov](mailto:brian.masumoto@usdoj.gov)>; [keckstein@kramerlevin.com](mailto:keckstein@kramerlevin.com) <[keckstein@kramerlevin.com](mailto:keckstein@kramerlevin.com)>;  
[dmannal@kramerlevin.com](mailto:dmannal@kramerlevin.com) <[dmannal@kramerlevin.com](mailto:dmannal@kramerlevin.com)>; [jkrell@silvermanacampora.com](mailto:jkrell@silvermanacampora.com)  
<[jkrell@silvermanacampora.com](mailto:jkrell@silvermanacampora.com)>  
**Subject:** Residential Capital, LLC, SDNY Bankruptcy #12-12020

Re: Claim No. 2427, Pamela Z. Hill

Gentlemen:

I have received the "Notice Regarding Your Claim" dated August 23, 2013, addressed to me indicating a "Proposed Claim to be Disallowed and Expunged" and further your general "Notice of Non-voting Status with Respect to Unimpaired Classes ....." likewise dated August 23, 2013, together with a ballot form.

The stated Reason for Disallowance is "Liability Not Reflected in Debtors' Books and Records". It cites the claim against the Debtors are (is) "Unimpaired" citing Article III of the Plan and Section 1126(f) of the Bankruptcy Code.

I find no provision within either citation to be applicable. If you can enlighten me, please promptly do so.

In the case you wish to rely upon the "not reflected" meaning there is no claim asserted, you should refer to the above-referenced Claim No. 2427, and all of the following documents on file with the Clerk of the Court. I am certain KCC can provide a comprehensive list and file references.

If by this determination you are asserting that no monetary compensation is to be allowed and that is the avenue to be "disallowed" then please refer to my Claim and all following correspondence and pleadings. There you will find "....that any ... obligations thereunder (the Deed of Trust) shall hence forth (be) null and void and without further effect, and GMAC and/or Residential Capital record full satisfaction with the Island County, Washington Auditor." That appears to now be the acceptable solution based upon the Clerk of Court's records on file and the above determinations. I will reserve the right to pursue monetary compensation for my losses and expenses detailed via other means, to the extent of excesses not received in these Proceedings.

In the event you seek to assert that the underlying obligation has been sold and therefore the purchasers and their successors are bona fide and without notice, I hereby provide you by attachment copies of all letters and correspondence giving full notice monthly to each and every one as notice of transfer and subsequent payments were made; from the date of the initial claim filed to the present time.

I will await your prompt response. A certified letter will follow.

Pamela Z. Hill

**GMAC Mortgage Account Statement**

**CUSTOMER INFORMATION**

Name: Joseph W Keeva  
Pamela Z Hill Keeva  
Account Number: 6812  
Home Phone #: (360)331-3105

**PROPERTY ADDRESS**

6675 WAHL RD  
FREELAND WA 98249

**GMAC Mortgage**

Visit us at [www.gmacmortgage.com](http://www.gmacmortgage.com) for account information or to apply on-line.

02/11/10 11:00:00 0010748 20121214 LL130394 GUREN 1 0Z D01 LL13100000\* 110316 GM



JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665  
COUPEVILLE WA 98239-0665



For information about your existing account, please call: 1-800-766-4622.

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

**Account Information**

Account Number: 6812  
Statement Date: December 13, 2012  
Maturity Date: March 01, 2039  
Interest Rate: 5.12500  
Interest Paid Year-to-Date: \$18,400.67  
Taxes Paid Year-to-Date: \$0.00  
Escrow Balance: \$0.00  
Principal Balance(PB)\*: \$388,091.91

**Details of Amount Due/Paid**

Principal and Interest: \$2,259.63  
Subsidy/Buydown: \$0.00  
Escrow: \$0.00  
Amount Past Due: \$0.00  
Outstanding Late Charges: \$0.00  
Other: \$0.00  
Total Amount Due: \$2,259.63  
Account Due Date: January 01, 2013

For Customer Care Inquiries call: 1-800-766-4622  
For Insurance inquiries call: 1-800-256-9962  
For Payment Arrangements call: 1-800-850-4622

1/3/13  
PAY 4583

**Account Activity Since Last Statement**

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	12/01/12	12/13/12	\$2,259.63	\$599.59	\$1,660.04				

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

**Important News**

Happy Holidays! Your Annual Loan Statement (Form 1098) information will be mailed with your mortgage account statement in January to the address above. In addition, you can obtain year-end tax information at [www.gmacmortgage.com](http://www.gmacmortgage.com) as early as 1/5/2013. Our office hours for customer service and payment processing on Monday, 12/31/2012 will be 6:00am - 7:00pm CT. Payments received after 7:00pm CT on 12/31 will be posted in 2013 for tax purposes.

See Reverse Side For Important Information And State Specific Disclosures

# WHIDBEY VIEW HOMES

REAL ESTATE

To: GMAC Mortgage  
And to Residential Capital, LLC

Re: GMAC Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA

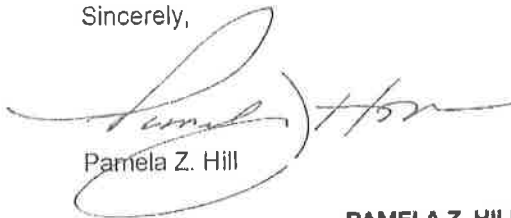
Enclosed you will find my full payment of \$2,259.63 scheduled due for January 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, *et. al.* now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,

  
Pamela Z. Hill

PAMELA Z. HILL  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4583

18-054/1250 3882  
5255

Pay to the  
Order of

GMAC Mortgage

\$ 2259.

Two thousand two hundred

Dollars

fifty nine



Wells Fargo Bank N.A.  
Washington  
wellsfargo.com

For

125008547

5255 04583

360.678.2095

11 NW Coveland, Suite A • PO Box 665 • Coupeville WA 98239

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

01/16/13

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665

COUPEVILLE WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 WAHL RD

FREELAND WA 98249

Dear JOSEPH W KEEVA  
PAMELA Z HILL KEEVA

Thank you for contacting us about your account. We are working on your request received on 01/09/13. Upon completion of our review, a response will be sent. We apologize for any inconvenience this may cause.

If you have any other questions, we are here to help. Please call our office at 800-766-4622 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care  
Loan Servicing

2:21

## **GMAC Mortgage**

January 17, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to the inquiry regarding the above-referenced account received in our office on January 8, 2013.

We have received funds in the amount of \$2,259.63 were received on January 7, 2013. These funds were applied towards the January 1, 2013 payment based on the terms of the Note.

For additional information regarding your claim, please contact the ResCap Restructuring Hotline at 888-926-3479, or submit an inquiry at [www.kccllc.net/rescap](http://www.kccllc.net/rescap). If you require legal advice, however, you may also wish to consult a lawyer to discuss your claim.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the February 1, 2013 payment in the amount of \$2,259.63. The current principal balance is \$387,489.76 and the current escrow balance is \$0.00.

The entity that currently owns the loan is Fannie Mae, (Consumer Inq) 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, (800) 732-6643. However, GMAC Mortgage, LLC is currently servicing your account, and all inquiries should be directed to our office.

If you have any further questions, please contact Bridgitte Duffy in Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, or by writing to our office at: GMAC Mortgage, ATTN: Correspondence, PO Box 4622, Waterloo, IA 50704, fax number 1-319-236-5167.

Customer Care  
Loan Servicing

BD

# WHIDBEY VIEW HOMES

REAL ESTATE

To: GMAC Mortgage  
And to Residential Capital, LLC

Re: GMAC Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA


Enclosed you will find my full payment of \$2,259.63 scheduled due for February 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, *et. al.* now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,



Pamela Z. Hill

PAMELA Z. HILL  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4598

19-BS4/1250 3862  
5255

2/4/13

Date

Pay to the  
Order of

GMAC Mortgage | \$ 2259.<sup>63</sup>  
Two thousand two hundred fifty nine <sup>63</sup>/<sub>100</sub> Dollars



Wells Fargo Bank, N.A.  
Washington  
wellsfargo.com

For

[REDACTED] 6812



360.678.2095

⑆ 25008547⑆ [REDACTED] 5255⑆ 04598

## PROPERTY ADDRESS

6675 WAHL RD  
FREELAND WA 98249

## GMAC Mortgage

1022308 13 513 0001215 20130111 NAI12203 UNREGX 10Z DOM NAI12208X01 116316 GU



**For Customer Care inquiries call: 1-800-766-4622**  
**For Insurance inquiries call: 1-800-256-9962**

## MESSAGES

**Please see your 1098 Mortgage Interest Statement below. For your convenience, we have printed this information on an easily detachable form.**

**See Reverse Side And Additional Pages For Important Information And State Specific Disclosures**

### Details of Amount Due/Paid

Principal and Interest	\$2,259.63
Subsidy/buydown	\$0.00
Escrow	\$0.00
Additional Products/Services	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$2,259.63
Account Due Date	February 01, 2013

### Account Activity Since Last Statement

[illegible]

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week).

RECIPIENT'S/LENDER'S name, address, and telephone number GMAC MORTGAGE 3451 HAMMOND AVE WATERLOO IA 50702 800-766-4622	
RECIPIENT'S federal identification no. [REDACTED] 4840	PAYER'S social security number XXX-XX-0236
PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code JOSEPH W KEEVA PAMELA Z HILL KEEVA PO BOX 665 COUPEVILLE WA 98239-0665	
Account number (see instructions) [REDACTED] 6812	

☐ CORRECTED (it checked)

**Caution:** The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-0001

# 2012

Substitute  
Form 1098

1. Mortgage interest received from payer(s)/borrower(s)\*

\$ 18,400.67

2. Points paid on purchase of principal residence (See Box 2 on back)

\$ 0.00

3. Refund of overpaid interest (See box 3 on back)

\$ 0.00

4. Real Estate Taxes Paid

\$ 0.00

# Mortgage Interest Statement

**Copy B**  
**For Paver**

The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

## Mortgage Payment Coupon

Account Number:

6812

Due Date:

2/1/2013

Mortgage Payment:

\$2,259.63

JOSEPH W KEEVA

	Please assist us in applying your payment
Extra Funds	Full Payments \$
	ADDITIONAL Principal \$
	ADDITIONAL Escrow \$
	Late Charge \$
	Other Fees (specify) \$
	Total Amount Enclosed \$



Ocwen Loan Servicing, LLC

OCWEN

OCWEN  
PO BOX 79135  
PHOENIX, AZ 85062-9135



02 0213 6812 00225963 00000 22222 2





*Ocwen Loan Servicing, LLC*  
*PO Box 780*  
*Waterloo IA 50704-0780*  
HELPING HOMEOWNERS IS WHAT WE DO!™  
OCWEN.MORTGAGEBANKSITE.COM

02/19/13

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665

COUPEVILLE WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 WAHL RD

FREELAND WA 98249

Dear JOSEPH W KEEVA  
PAMELA Z HILL KEEVA

Thank you for contacting us about your account. We are working on your request received on 02/12/13. Upon completion of our review, a response will be sent. We apologize for any inconvenience this may cause.

If you have any other questions, we are here to help. Please call our office at 800-766-4622 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care  
Loan Servicing

2:21



*Ocwen Loan Servicing, LLC*

*PO Box 780*

*Waterloo IA 50704-0780*

HELPING HOMEOWNERS IS WHAT WE DO!™

OCWEN.MORTGAGEBANKSITE.COM

February 21, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to correspondence addressed to GMAC Mortgage, LLC (GMACM) received in our office on February 11, 2013. This loan was recently transferred from GMACM to Ocwen Loan Servicing, effective February 16, 2013. Ocwen Loan Servicing acquired all account records from GMACM, which allows us to provide a complete and thorough response to your request.

Our records indicate funds in the amount of \$2,259.63 were received on February 8, 2013 and were applied as the February 2013 payment.

For additional information regarding your claim, please contact the ResCap Restructuring Hotline at 888-926-3479, or submit an inquiry at [www.kccllc.net/rescap](http://www.kccllc.net/rescap). If you require legal advice, however, you may also wish to consult a lawyer to discuss your claim.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the March 2013 payment in the amount of \$2,259.63. The current principal balance is \$386,885.03, and funds in the amount of \$0.00 presently are being held in a holding account. The current escrow balance is \$0.00 and is currently not included.

The entity that currently owns the loan is Fannie Mae, (Consumer Inq) 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, (800) 732-6643. However, Ocwen Loan Servicing, LLC is currently servicing your account, and all inquiries should be directed to our office.

If you have any further questions, please contact Dale Buxton in Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, or by writing to our office at: GMAC Mortgage, ATTN: Correspondence, PO Box 4622, Waterloo, IA 50704, fax number 1-319-236-5167.

Customer Care  
Loan Servicing



*Ocwen Loan Servicing, LLC*  
*PO Box 780*  
*Waterloo IA 50704-0780*  
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OCWEN.MORTGAGEBANKSITE.COM

03/04/13

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665

COUPEVILLE WA 98239

RE: Account Number [REDACTED] 5812  
Property Address 6675 WAHL RD  
FREELAND WA 98249

Dear JOSEPH W KEEVA  
PAMELA Z HILL KEEVA

Thank you for contacting us about your account. We are working on your request received on 02/25/13. Upon completion of our review, a response will be sent. We apologize for any inconvenience this may cause.

If you have any other questions, we are here to help. Please call our office at 800-766-4622 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care  
Loan Servicing

2:21



Ocwen Loan Servicing, LLC

PO Box 780

Waterloo IA 50704-0780

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OCWEN.MORTGAGEBANKSITE.COM

March 6, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to correspondence addressed to GMAC Mortgage, LLC (GMACM) received in our office on February 22, 2013. This loan was recently transferred from GMACM to Ocwen Loan Servicing, effective February 16, 2013. Ocwen Loan Servicing acquired all account records from GMACM, which allows us to provide a complete and thorough response to your request.

Our records indicate funds in the amount of \$2,259.63 were received on February 8, 2013 and were applied as the February 2013 payment.

For additional information regarding your claim, please contact the ResCap Restructuring Hotline at 888-926-3479, or submit an inquiry at [www.kccilc.net/rescap](http://www.kccilc.net/rescap). If you require legal advice, however, you may also wish to consult a lawyer to discuss your claim.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the March 2013 payment in the amount of \$2,259.63. The current principal balance is \$386,885.03, and funds in the amount of \$0.00 presently are being held in a holding account. The current escrow balance is \$0.00 and is currently not included.

The entity that currently owns the loan is Fannie Mae, (Consumer Inq) 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, (800) 732-6643. However, Ocwen Loan Servicing, LLC is currently servicing your account, and all inquiries should be directed to our office.

If you have any further questions, please contact Diane Christensen in Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, or by writing to our office at: GMAC Mortgage, ATTN: Correspondence, PO Box 4622, Waterloo, IA 50704, fax number 1-319-236-5167.

Customer Care/DC  
Loan Servicing

# WHIDBEY VIEW HOMES

REAL ESTATE

To: GMAC Mortgage  
And to Residential Capital, LLC

Re: GMAC Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA

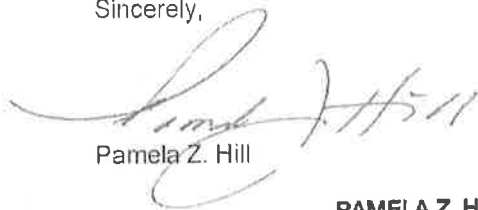
Enclosed you will find my full payment of \$2,259.63 scheduled due for March 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, *et. al.* now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,



Pamela Z. Hill

PAMELA Z. HILL  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4609

19-854/1250 3862  
[REDACTED] 5265

3/4/13

Date

63

Pay to the  
Order of

GMAC Mortgage

\$ 2259.

Two thousand two hundred fifty nine and 63/100

63  
63/100  
#1

WELLS FARGO  
Wells Fargo Bank, N.A.  
Washington  
wellsfargo.com

For

[REDACTED] 6812



MP

⑆ 125008547⑆ [REDACTED] 5255⑈ 04609

360.678.2055

11 NW Coveland, Suite A • PO Box 665 • Coupeville WA 98239





*Ocwen Loan Servicing, LLC*  
*PO Box 780*  
*Waterloo IA 50704-0780*  
HELPING HOMEOWNERS IS WHAT WE DO!™  
OCWEN.MORTGAGEBANKSITE.COM

03/18/13

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665

COUPEVILLE WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 WAHL RD

FREELAND WA 98249

Dear JOSEPH W KEEVA  
PAMELA Z HILL KEEVA

Thank you for contacting us about your account. We are working on your request received on 03/11/13. Upon completion of our review, a response will be sent. We apologize for any inconvenience this may cause.

If you have any other questions, we are here to help. Please call our office at 800-766-4622 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care  
Loan Servicing

2:21



*Ocwen Loan Servicing, LLC*

*PO Box 780*

*Waterloo IA 50704-0780*

HELPING HOMEOWNERS IS WHAT WE DO!<sup>SM</sup>  
OCWEN.MORTGAGEBANKSITE.COM

March 26, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

Re: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to correspondence addressed to GMAC Mortgage, LLC (GMACM) received in our office March 8, 2013, regarding the above-referenced account. This loan was recently transferred from GMACM to Ocwen Loan Servicing, effective February 16, 2013. Ocwen Loan Servicing's response is based upon the available account records acquired from GMACM.

Our records indicate the March 1, 2013 payment in the amount of \$2,259.63 was received March 6, 2013.

For additional information regarding your claim, you may contact the ResCap Restructuring Line at 1-888-251-2914 or you may visit the website established to distribute information regarding the GMAC ResCap Chapter 11 Bankruptcy, [www.kccllc.net/rescap](http://www.kccllc.net/rescap). If you require legal advice, you may wish to consult an attorney.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the April 1, 2013 payment in the amount of \$2,259.63. The current principal balance is \$386,277.72 and the current escrow balance is \$0.00. No funds are being held in a holding account and there is no escrow deficiency as of the above date.

The entity that currently owns the loan is Fannie Mae, (Consumer Inq) 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, telephone number 1-800-732-6643. However, Ocwen Loan Servicing, LLC is currently servicing your account, and all inquiries should be directed to our office.

If you have any further questions, please contact Kayla Mahler in Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, or by writing to our office at: Ocwen Loan Servicing, ATTN: Correspondence, PO Box 4622, Waterloo, IA 50704, fax number 1-319-236-5167.

Customer Care  
Loan Servicing

KM



**WHIDBEY VIEW HOMES**  
**REAL ESTATE**  
*Uncompromising Service for Exceptional Clients*

To: Ocwen Loan Servicing, LLC  
And to Residential Capital, LLC

Re: Your Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA


Enclosed you will find my full payment of \$2,259.63 scheduled due for April 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, *et. al.* now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,

  
Pamela Z. Hill

**PAMELA Z. HILL**  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4619

18-654/1250 3862  
[REDACTED] 5255

4/4/13

Date

Pay to the Order of Ocwen Loan Servicing LLC \$ 2259.63

Two thousand two hundred Dollars



Wells Fargo Bank, N.A.  
Washington  
wellsfargo.com

fifty nine / 100

Located in the Historic W  
11 NW Coveland, Suite A,  
Mailing Address:  
PO Box 665, Coupeville, V

For [REDACTED] 6812  MP

**Special**

⑆ 125008547⑆ [REDACTED] 5255⑆ 04619

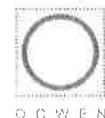
## Mortgage Account Statement

### CUSTOMER INFORMATION

Name: Joseph W Keeva  
Pamela Z Hill Keeva  
Account Number: [REDACTED] 6812  
Home Phone #: (360)331-3105

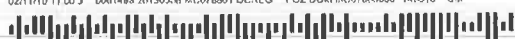
### PROPERTY ADDRESS

6675 WAHL RD  
FREELAND WA 98249



Visit us at [ocwen.mortgagebanksite.com](http://ocwen.mortgagebanksite.com)  
for account information.

02/11/10 11:00:00 0001498 20130308 MC076801 OC REG 1 02 DOM MC0768000 146316 OM



JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665  
COUPEVILLE WA 98239-0665



*PA 4619 4/4/13*

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

### Account Information

Account Number [REDACTED] 6812  
Statement Date March 07, 2013  
Maturity Date March 01, 2039  
Interest Rate 5.12500  
Interest Paid Year-to-Date \$4,964.70  
Taxes Paid Year-to-Date \$0.00  
Escrow Balance \$0.00  
Principal Balance(PB)\* \$386,277.72

### Details of Amount Due/Paid

Principal and Interest \$2,259.63  
Subsidy/Buydown \$0.00  
Escrow \$0.00  
Amount Past Due \$0.00  
Outstanding Late Charges \$0.00  
Other \$0.00  
Total Amount Due \$2,259.63  
Account Due Date April 01, 2013

For Customer Care inquiries call: 1-800-766-4622  
For Insurance inquiries call: 1-800-256-9962  
For Payment Arrangements call: 1-800-850-4622

### Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	03/01/13	03/07/13	\$2,259.63	\$607.31	\$1,652.32				

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

### Important News

Attention Military Families! We are committed to doing what we can to support our customers in the military. If you or a member of your family are in the military and are experiencing a financial hardship, please contact us at 866-961-1412 or email us at [Military.Families@mortgagebanksite.com](mailto:Military.Families@mortgagebanksite.com) to discuss your situation and identify possible alternatives.

See Reverse Side And Additional Pages For Important Information And State Specific Disclosures



*Ocwen Loan Servicing, LLC*  
*PO Box 780*

*Waterloo IA 50704-0780*

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OCWEN.MORTGAGEBANKSITE.COM

April 15, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to your inquiry received in our office April 9, 2013, regarding the above-referenced account. This loan was recently transferred from GMAC Mortgage, LLC (GMACM) to Ocwen Loan Servicing, effective February 16, 2013. Ocwen Loan Servicing is responding to your inquiry based on the available records for your account, which were obtained from GMACM.

Please be advised, we received \$2,259.63 on April 6, 2013 for the April 1, 2013 payment.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the May 1, 2013 payment in the amount of \$2,259.63. The current principal balance is \$385,667.82 and the current escrow balance is \$0.00. Funds in the amount of \$0.00 are being held in a holding account and there is no escrow deficiency as of the above date.

The entity that currently owns the loan is Fannie Mae. Fannie Mae (Consumer Inq), 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, telephone (800) 732-6643. However, the loan is currently being subserviced by Ocwen Loan Servicing, LLC and all legal inquiries should be directed to the subservicer.

If you have any further questions, please contact John Bombella in Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, or by writing to our office at: Ocwen Loan Servicing, ATTN: Correspondence, PO Box 4622, Waterloo, IA 50704, fax number 1-319-236-5167.

Customer Care/JB  
Loan Servicing

# WHIDBEY VIEW HOMES REAL ESTATE

Uncompromising Service for Exceptional Clients

To: Ocwen Loan Servicing, LLC  
And to Residential Capital, LLC

Re: Your Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA

Enclosed you will find my full payment of \$2,259.63 scheduled due for May 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, *et. al.* now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

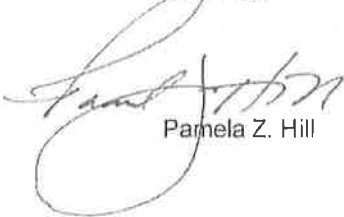
If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

PAMELA Z. HILL  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4632

19-854/1250 3882  
5255

Sincerely,

  
Pamela Z. Hill

Pay to the Order of Ocwen Loan Serv. LLC \$ 2259.63  
Two thousand two hundred fifty nine and 63/100 Dollars  
WELLS FARGO Wells Fargo Bank, N.A. Washington wells Fargo.com  
For [REDACTED] 6812 [REDACTED] 5255 04632  
5/5/13 Date

Located in the Historic Waterfront District  
11 NW Coveland, Suite A, Coupeville  
Mailing Address:  
PO Box 665, Coupeville, WA 98239

WhidbeyViewHomes.com  
Toll Free 866-WHIDBEY  
Pamela@WhidbeyViewHomes.com  
360.678.2095  
Fax 360.678.5645

Specializing in waterfront and view property island wide.

### Mortgage Account Statement

#### CUSTOMER INFORMATION

Name: Joseph W Keeva  
Pamela Z Hill Keeva  
Account Number: [REDACTED] 6812  
Home Phone #: (360)331-3105

#### PROPERTY ADDRESS

6675 WAHL RD  
FREELAND WA 98249



Visit us at [ocwen.mortgagebanksite.com](http://ocwen.mortgagebanksite.com)  
for account information.

02/11/13 11:01:31 (004531) 2013/08/09 000033103 00765 2 112 DOM MORTGAGE 116316 1561



JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665  
COUPEVILLE WA 98239-0665



Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

#### Account Information

Account Number [REDACTED] 6812  
Statement Date April 08, 2013  
Maturity Date March 01, 2039  
Interest Rate 5.12500  
Interest Paid Year-to-Date \$6,614.43  
Taxes Paid Year-to-Date \$0.00  
Escrow Balance \$0.00  
Principal Balance(PB)\* \$385,667.82

#### Details of Amount Due/Paid

Principal and Interest \$2,259.63  
Subsidy/Buydown \$0.00  
Escrow \$0.00  
Amount Past Due \$0.00  
Outstanding Late Charges \$0.00  
Other \$0.00  
Total Amount Due \$2,259.63  
Account Due Date May 01, 2013

For Customer Care inquiries call: 1-800-766-4622  
For Insurance inquiries call: 1-800-256-9962  
For Payment Arrangements call: 1-800-850-4622

#### Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	04/01/13	04/08/13	\$2,259.63	\$609.90	\$1,649.73				

1,039.83

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

#### Important News

Over 100,000+ said YES... "Last year we had severe weather which left me with property damage, water damage and no power and water. And had I not had the use of the ACE Insurance, the disaster would have been multiplied" ANGELA U.

Call toll free 855-330-6368 for information or see next page for details.

See Reverse Side And Additional Pages For Important Information And State Specific Disclosures



*Ocwen Loan Servicing, LLC*  
*PO Box 780*  
*Waterloo IA 50704-0780*  
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OCWEN.MORTGAGEBANKSITE.COM

05/17/13

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665

COUPEVILLE WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 WAHL RD

FREELAND WA 98249

Dear JOSEPH W KEEVA  
PAMELA Z HILL KEEVA

Thank you for contacting us about your account. We are working on your request received on 05/10/13. Upon completion of our review, a response will be sent. We apologize for any inconvenience this may cause.

If you have any other questions, we are here to help. Please call our office at 866-725-0782 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care  
Loan Servicing

2:21



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*PO Box 780*  
*Waterloo IA 50704-0780*  
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OCWEN.MORTGAGEBANKSITE.COM

May 23, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to the inquiry regarding the above-referenced account received on May 9, 2013.

Funds in the amount of \$2,259.63 were received on May 8, 2013 to complete the May 1, 2013 payment.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the June 2013 payment in the amount of \$2,259.63. The current principal balance is \$385,055.31 and the current escrow balance is \$0.00.

The entity that currently owns the loan is Fannie Mae, (Consumer Inq) 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, (800) 732-6643. However, Ocwen Loan Servicing, LLC is currently servicing your account, and all inquiries should be directed to our office.

If you have any further questions, please contact Bridgitte Duffy in Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, or by writing to our office at: Ocwen Loan Servicing LLC, ATTN: Correspondence, PO Box 4622, Waterloo, IA 50704, fax number 1-319-236-5167.

Customer Care  
Loan Servicing

BD

WHIDBEY VIEW HOMES  
REAL ESTATE  
Uncompromising Service for Exceptional Clients

To: Ocwen Loan Servicing, LLC  
And to Residential Capital, LLC

Re: Your Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA

Enclosed you will find my full payment of \$2,259.63 scheduled due for June 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, et. al. now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,

Pamela Z. Hill

PAMELA Z. HILL  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4652

10-054/1250 3882  
5255

6/5/13

Date

Pay to the Order of OCWEN Loan Servicing LLC \$ 2259.63

Two thousand two hundred Dollars and fifty nine / 100

WELLS FARGO Wells Fargo Bank, N.A.  
Washington  
wellsfargo.com

For [REDACTED] 6812 [Signature]

⑆ 125008547⑆ [REDACTED] 5255 04652

Located in the Historic Water  
11 NW Coveland, Suite A, Co  
Mailing Address:  
PO Box 665, Coupeville, WA

Specializin





PO BOX 780  
WATERLOO IA 50704-0780

## MORTGAGE ACCOUNT STATEMENT

## PROPERTY ADDRESS

Name: Joseph W Keewa 6675 WAHL RD  
Pamela Z Hill Keewa FREELAND WA 98249  
Account Number: [REDACTED] 6812  
Home Phone #: (360)331-3105

doi:10.1371/journal.pone.0130454.g002



JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665  
COUPEVILLE WA 98239-0665



For information about your existing account,  
please call: (866) 725-0782.

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

## Account Information

Account Number	6812
Statement Date	May 08, 2013
Maturity Date	March 01, 2039
Interest Rate	5.12500
Interest Paid Year-to-Date	\$8,261.55
Taxes Paid Year-to-Date	\$0.00
Escrow Balance	\$0.00
Principal Balance(PB)*	\$385,055.31

### Details of Amount Due/Paid

Principal and Interest	\$2,259.63
Subsidy/Buydown	\$0.00
Escrow	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$2,259.63
Account Due Date	June 01, 2013

**For questions on the servicing of your account,  
call 1-866-725-0782.**

Pl# 4652 6/5/13

### Account Activity Since Last Statement

[illegible]

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

## Important News

**!Attention Military Families! We are committed to doing what we can to support our customers in the military. If you or a member of your family are in the military and are experiencing a financial hardship, please contact us at 866-961-1412 or email us at [Military.Families@mortgagebanksite.com](mailto:Military.Families@mortgagebanksite.com) to discuss your situation and identify possible alternatives.**

**See Reverse Side And Additional Pages For Important Information And State Specific Disclosures**



Ocwen Loan Servicing, LLC  
PO Box 780  
Waterloo IA 50704-0780  
HELPING HOMEOWNERS IS WHAT WE DO!<sup>SM</sup>  
OCWEN.MORTGAGEBANKSITE.COM

06/19/13

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665

COUPEVILLE WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 WAHL RD  
FREELAND WA 98249

Dear JOSEPH W KEEVA  
PAMELA Z HILL KEEVA

Thank you for contacting us about your account. We are working on your request received on 06/12/13. Upon completion of our review, a response will be sent. We apologize for any inconvenience this may cause.

If you have any other questions, we are here to help. Please call our office at 866-725-0782 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care  
Loan Servicing

2:21



*Ocwen Loan Servicing, LLC*

*PO Box 780*

*Waterloo IA 50704-0780*

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June 22, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to correspondence addressed to GMAC Mortgage, LLC (GMACM) received in our office June 11, 2013, regarding monthly mortgage payment. This loan was recently transferred from GMACM to Ocwen Loan Servicing, effective February 16, 2013. Ocwen Loan Servicing is responding to your inquiry based on the available records for your account, which were obtained from GMACM.

Our records reflect the June 1, 2013 payment of \$2,259.63 posted to the account on June 8, 2013.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the July 1, 2013 payment in the amount of \$2,259.63. The current principal balance is \$384,440.19 and the current escrow balance is \$0.00. There is no escrow deficiency as of the above date.

The entity that currently owns the loan is Fannie Mae. Fannie Mae, (Consumer Inq) 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, 1-800-732-6643. However, Ocwen Loan Servicing, LLC is currently servicing your account, and all inquiries should be directed to our office.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care  
Loan Servicing

GC

# WHIDBEY VIEW HOMES REAL ESTATE

*Uncompromising Service for Exceptional Clients*

To: Ocwen Loan Servicing, LLC  
And to Residential Capital, LLC

Re: Your Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA

Enclosed you will find my full payment of \$2,259.63 scheduled due for July 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, *et. al.* now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,



Pamela Z. Hill

**PAMELA Z. HILL**  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4665

19-054/1250 3862  
5255

Pay to the  
Order of

Ocwen Loan Serv. LLC \$ 2259.

Two thousand two hundred Dollars 63/100  
fifty-nine 1/100



Wells Fargo Bank, N.A.  
Washington  
wellsfargo.com

For

[REDACTED] 6812  
⑆ 125008547⑆ [REDACTED] 5255 04665

Located in the Historic Water  
11 NW Coveland, Suite A, Co  
Mailing Address:

PO Box 665, Coupeville, WA 98239

360.678.2095  
Fax 360.678.5645

**Specializing in waterfront and view property island wide.**

[illegible]

Name: Joseph W Keeva 6675 WAHL RD  
Pamela Z Hill Keeva FREELAND WA 98249  
Account Number: [REDACTED] 5812  
Home Phone #: (360)331-3105

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Principal and Interest	\$2,259.63
Subsidy/Buydown	\$0.00
Escrow	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$2,259.63
Account Due Date	July 01, 2013

4665  
7/3/12

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	06/01/13	06/10/13	\$2,259.63	\$615.12	\$1,644.51				

## Important News

**See Reverse Side And Additional Pages For Important Information And State Specific Disclosures**

Real Time 3D



*Ocwen Loan Servicing, LLC*  
*PO Box 780*  
*Waterloo IA 50704-0780*  
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OCWEN.MORTGAGEBANKSITE.COM

07/22/13

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665

COUPEVILLE WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 WAHL RD

FREELAND WA 98249

Dear JOSEPH W KEEVA  
PAMELA Z HILL KEEVA

Thank you for contacting us about your account. We are working on your request received on 07/15/13. Upon completion of our review, a response will be sent. We apologize for any inconvenience this may cause.

If you have any other questions, we are here to help. Please call our office at 866-725-0782 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care  
Loan Servicing

2:21



*Ocwen Loan Servicing, LLC*

*PO Box 780*

*Waterloo IA 50704-0780*

HELPING HOMEOWNERS IS WHAT WE DO!™

OCWEN.MORTGAGEBANKSITE.COM

July 23, 2013

Joseph W Keeva  
Pamela Z Hill Keeva  
PO Box 665  
Coupeville WA 98239

RE: Account Number [REDACTED] 6812  
Property Address 6675 Wahl Rd  
Freeland WA 98249

Dear Joseph W Keeva and Pamela Z Hill Keeva:

This letter is in response to your payment inquiry regarding the above-referenced account received in our office on July 12, 2013.

Our records indicate funds in the amount of \$2,259.63 were received on July 8, 2013 and applied as the July 2013 payment.

For additional information regarding your claim, please contact the ResCap Restructuring Hotline at 888-926-3479, or submit an inquiry at [www.kccllc.net/rescap](http://www.kccllc.net/rescap). If you require legal advice, you may also wish to consult a lawyer to discuss your claim.

Under Washington state law, you are entitled to the following information regarding the above account:

The account is due for the August 2013 payment in the amount of \$2,259.63. The current principal balance is \$383,822.44, and funds in the amount of \$0.00 presently are being held in a holding account. The current escrow balance is \$0.00 and is currently not included as of the above date.

The entity that currently owns the loan is Fannie Mae, (Consumer Inq) 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892, (800) 732-6643. However, Ocwen Loan Servicing, LLC is currently servicing your account, and all inquiries should be directed to our office.

If you have any further questions, please contact Dale Buxton in Customer Care at 800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, or by writing to our office at: GMAC Mortgage, ATTN: Correspondence, PO Box 4622, Waterloo, IA 50704, fax number 1-319-236-5167.

Customer Care  
Loan Servicing

PAMELA Z. HILL  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4686

19-854/1250 3862  
5255

8/6/13 Date

Pay to the Order of Ocwen Loan Serv. LLC \$ 2259. <sup>63</sup>

Two thousand two hundred Dollars <sup>63</sup>

WELLS FARGO Wells Fargo Bank, N.A.  
Washington  
wellsfargo.com

For [REDACTED] 6812 [Signature] M<sup>3</sup>

⑆ 125008547⑆ [REDACTED] 5255 04686

To: Ocwen Loan Servicing, LLC  
And to Residential Capital, LLC

Re: Your Account # [REDACTED] 6812  
Pamela Z. Hill/6675 Wahl Rd., Freeland, WA

Enclosed you will find my full payment of \$2,259.63 scheduled due for August 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, *et. al.* now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,

[Signature]  
Pamela Z. Hill

Located in the Historic Waterfront District  
11 NW Coveland, Suite A, Coupeville  
Mailing Address:  
PO Box 665, Coupeville, WA 98239

WhidbeyViewHomes.com  
Toll Free 866-WHIDBEY  
Pamela@WhidbeyViewHomes.com  
360.678.2095  
Fax 360.678.5645

*Specializing in waterfront and view property island wide.*



08/17/11 13:49 J 0002410 20100716 MPOSWH/2 FURZG - I OZ DOM ECHNAR/CORP KANGIC



(360)331-3105

**See Reverse Side And Additional Pages For Important Information And State Specific Disclosures**

# WHIDBEY VIEW HOMES REAL ESTATE

*Uncompromising Service for Exceptional Clients*

To: Quicken Loans Inc.  
And to Residential Capital, LLC

Re: Your Account # [REDACTED] 3529  
Formerly GMAC/OcWen Account # [REDACTED] 6812  
Pamela Z. Hill 6675 Wahl Rd., Freeland, WA 98249

Enclosed you will find my full payment of \$2,259.63 scheduled due for September 2013.

Please be advised that I am currently a recognized Claimant, Claim number 2429 in the matter of Residential Capital, LLC, et. al. now pending the United States Bankruptcy Court for the Southern District of New York, Case #12-12020 (MG) for the relief set forth in that claim. GMAC is a named debtor in that matter.

This is to advise you that the payment enclosed is to be considered in all respects to be entirely without prejudice to my pending claim.

If and when that claim is recognized then I shall expect a full return of any and all moneys paid now and at any time hereafter under the terms of the referenced matter and account, together with such interest, penalties and terms as the Court may order.

Sincerely,



Pamela Z. Hill

**PAMELA Z. HILL**  
PO BOX 665  
COUPEVILLE, WA 98239-0665

4699

19-854/1250 3862  
[REDACTED] 5255

9/5/13

Don

63

Pay to the Order of Quicken Loans Inc \$ 2,259.63

Two thousand two hundred fifty nine and 63/100

63  
100

Located in the Historic Wat  
11 NW Coveland, Suite A, C  
Mailing Address:  
PO Box 665, Coupeville, WA



Wells Fargo Bank, N.A.  
Washington  
wellsfargo.com

For [REDACTED] 3529



⑆ 1250085470 ⑆ [REDACTED] 5255 ⑆ 04699

Specializ

**Quicken Loans**  
Engineered to Amaze

1050 Woodward Avenue  
Detroit, MI 48226  
STATEMENT ENCLOSED



## BILLING STATEMENT

+ 0441822 000016363 090101 0098670

JOSEPH W KEEVA  
PAMELA Z HILL KEEVA  
PO BOX 665  
COUPEVILLE WA 98239-0665



**SAVE A STAMP**  
PAY ONLINE at MyQL.com

Statement Date	Due Date	Amount Due
08/15/13	09/01/13	\$2,259.63

### Quick and Easy Pay Options



Pay online at MyQL.com.



Call (800) 508-0944, Option 3  
Monday - Friday, 8:30 a.m. - 9:00 p.m. ET  
and Saturday, 10:00 a.m. - 4:00 p.m. ET.



Pay-by-Phone with 24/7 access by calling  
(800) 508-0944, Option 1.



Send check payable to Quicken Loans Inc.  
by mail using the coupon below.

### Loan Information

Loan Number:  
[REDACTED] 3529

Property Address:  
6675 WAHL RD  
FREELAND, WA  
98249

### Loan Details

Current Principal Balance\*:  
\$383,202.05  
  
Escrow Balance: \$0.00  
Interest Rate: 5.125%  
Interest Paid, Year-to-Date:  
\$1,639.24

\*This is not your payoff amount.  
Please contact a client advocate at  
(800) 508-0944, Option 3 to request a payoff.

### Payment Breakdown

Principal & Interest: \$2,259.63  
Escrow: \$0.00  
Late Fees: \$0.00  
Other Fees: \$0.00  
Past Due Amount: \$0.00  
Servicing-Related Expenses: \$0.00  
  
**Total Amount Due: \$2,259.63**

NOTE: LOAN ACTIVITY SINCE LAST  
STATEMENT ON THE REVERSE SIDE

### Important Messages

#### Thinking of Purchasing a Home? Know Someone Who Is?

Taking advantage of a buyer's market and historically low rates is a smart move. Call a Quicken Loans Home Loan Expert to see how much you prequalify for today.

#### Contact Information for Insurance Questions

For questions pertaining to your insurance escrows (hazard, flood, wind, earthquake or hurricane) contact us by Phone: (866) 366-4282 or Fax: (855) 703-9194 or  
Email: insurance@quickenloansinsurance.com

*Handwritten signature and date: 9/1/13*

